



**ERNIE FLETCHER**  
**GOVERNOR**

**COMMONWEALTH OF KENTUCKY**  
PERSONNEL CABINET  
Department for Employee Insurance  
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**BRIAN J. CRALL**  
**SECRETARY**

October 5, 2006

Dear Kentucky Employees Health Plan Member:

As you may be aware in our recent Open Enrollment mailing, an undifferentiated 14-digit sequence containing your Social Security Number (SSN) was inadvertently displayed through the envelope window. Our intention was only to display your agency's five-digit company number above your name. Unfortunately, due to a miscommunication between our Department and our printing service, your complete SSN was included along with the company number, in a string of fourteen digits. I sincerely apologize for this incident. We have taken actions and continue to explore options to ensure that this does not occur with any future mailings.

Although we are unaware of any misuse of your personal data, we wanted to provide you with as much precautionary information about identity theft as possible. You may obtain general information regarding identity theft from the Federal Trade Commission's (FTC) Web site at <http://www.consumer.gov/idtheft/>. I have also provided below some additional information and precautionary measures you may take to help protect your information from identity theft:

- Carefully review all credit cards and banking/financial institution statements for any suspicious or unauthorized activity.
- Place a temporary fraud alert on your credit file by contacting one of the three major credit reporting agencies. When you, or someone else, attempt to open a credit account the lender *should* contact you by phone to verify that you want to open the new account. Each of the credit reporting companies will send you a current copy of your credit report by mail. The reports should arrive in one to two weeks. All three agencies will also remove your name from all pre-approved credit card and insurance offer lists for two years.

For your convenience, contact information for each of the three major credit reporting agencies is provided below:

**Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

**Experian:** 1-888-397-3742; [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013

**TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790



- Place a security freeze on your credit file. A security freeze means that your credit report cannot be shared with others, such as potential creditors, without your authorization. A security freeze may help prevent identity theft because most businesses will not open credit accounts without first checking your credit report. Additional information about a security freeze may be obtained from the FTC Web site, or from the Attorney General's Web site at <http://ag.ky.gov/consumer/securityfreeze.htm>.
- Take advantage of the free credit report available to you once every twelve months. You may do so by contacting a consolidated credit report provider, such as AnnualCreditReport.com, either online at <http://www.annualcreditreport.com> or by calling 1-877-322-8228. If you have already requested your free credit report in the last 12 months, please be aware that the Department for Employee Insurance (DEI) is also exploring other options and will contact you through your insurance coordinator.
- Request a copy of the Identity Theft Victim's Kit from the Attorney General's office. This kit offers resources and guidance for individuals who have suffered losses resulting from misuse of personal information. This kit may be obtained from the Attorney General's Web site at <http://ag.ky.gov/idtheft.htm>.

The Cabinet is continuing to explore other credit options available to employees. We will contact you through your insurance coordinators as more information becomes available. We consider any breach of privacy or confidentiality a serious matter, and we regret this incident occurred. If you have any questions regarding this information, please contact Member Services at 888-581-8834.

Sincerely,

Christine Wilcoxson, Commissioner  
Kentucky Department for Employee Insurance